IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Confirmation No.: 2177

KHANDROS et al. Appl. No.: 10/749,697

Filed: December 31, 2003

For: System for Reducing Information Required to Open a New Account

Art Unit: 3693

Examiner: Bartley, Kenneth

Atty. Docket: 2348.0080000

Amendment and Reply Under 37 C.F.R. §1.111

Mail Stop Amendment

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated April 22, 2009, Applicants submit the following Amendment and Remarks.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036